Bank robberies in Punjab

*94. SHRI MAHENDRA PRASAD:

SHRI MURLIDHAR CHANDRAKANT BHANDARE:

Will the Minister of FINANCE be pleased to state:

(a) what are details of bank robberies committed by the terrorists in Punjab since 'Operation Black Thunder' indicating the amount of money looted, the number of persons killed/injured and the action taken by authorities; and

(b) what is the estimated amount of money that has gone into terrorists' hands as a result of these bank robberies?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) The details of bank robberies/dacoities in the State of Punjab, as reported by public sector banks from 19th May, 1988 till date are as below:

Name of District	Name of Bank/ Branch	Date of occurrence	Amount looted (Rs. in lakhs)	Persons killed
Ferozepur	State Bank of India, Mudki Branch	1-6-88	Nil	2
Ropar	State Bank of India, Punjab Secondary Education Board Branch	1-6-88	4.35	..
Faridkot	Punjab & Sind Bank, Daroli Bhai Branch	27-6-88	3.93	..
Jalandhar	Punjab & Sind Bank, Kamam Branch	11-7-88	0.04	..
		TOTAL :	8.32	2

Banks have lodged FIRs with the local Police.

IDBI Loan for small and tiny units

*96. SHRI ASHOK NATH VERMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Industrial Development Bank of India (IDBI) had prepared a scheme for providing both term loan as well as working capital from a single window for the new small and tiny units, whose project cost did not exceed Rs. 5 lakh; if so, what are the details thereof;

(b) whether it is also a fact that a Small Industries Development Bank of India a subsidiary of (IDBI) has recently been established to meet the requirement of small scale units; if so, what are the details thereof alongwith the location of the Head Office and Zonal/Regional Offices; and

(c) whether it is also a fact that under the new 20 point Economic Programme no collateral security or third party guarantee or margin money is required by the institutions named above to provide financial assistance for small scale industrial projects upto a limit of Rs. 5 lakh by way of composite/integrated loan except that the assets created out of the loan amount is required to be hypothecated so as to generate more employment as per Government's policy decision?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) A Statement is laid on the Table of the House.

Statement

(a) Industrial Development Bank of India (IDBI) has introduced with effect from 13th May, 1988, a single window scheme for financing of fixed assets and working capital for tiny and small scale industrial units with project cost not exceeding Rs. 5 lakhs. The scheme is to be operated through State Financial Corporations and twin function Industrial Development Corporations. The scheme, provides for sanction of working capital loan upto Rs. 2.5 lakhs per unit at a rate of interest of 14 per cent upto Rs. 2 lakhs, and, 15.5 per cent between Rs. 2 lakhs and Rs. 2.5 lakhs. The repayment period will not exceed 10 years including initial moratorium upto 3 years. Security under this scheme is provided by a first charge on fixed assets ranking pari-passu with the charge for term loan and hypothecation of current assets.

(b) Government has decided to set up a Small Industries Development Bank of India as a subsidiary of IDBI. Further action in this behalf is being taken.

(c) IDBI under its refinance scheme, does not insist on collateral security as also third party guarantee to be taken by the primary lending institutions for small scale units. Security for such loans comprises mortgage/ hypothecation of assets acquired with the loans. As regards margin money, no promoters' contribution is required in respect of IDBI refinance scheme covering *inter-alia*:

(a) composite loans, loans to artisans, village/cottage industries and tiny units;

(b) loans upto Rs. 50,000 to SC/ST entrepreneurs; and

(c) loans upto Rs. 50,000 to physically handicapped entrepreneurs.

In respect of other small scale projects promoters contribution ranging from 10 per cent to 22.5 per cent is being taken by primary lending institutions.

Relief camps set up in Punjab to accommodate migrant families from countryside displaced by terrorist violence

*97. SHRI LAL K. ADVANI:

SHRI ASHWANI KUMAR:

Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether any relief camps have been set up in Punjab to accommodate migrant families from the countryside displaced by terrorist violence;

(b) what is the number of migrants at present in each of the relief camps in Pathankot, Amritsar, Batala and other places in Punjab and how many of them have migrated outside Punjab;

(c) what is the number of migrants who have been provided employment or relief; and

(d) what is the number of migrants who have since returned back home and to their work from these camps?

THE MINISTER OF HOME AFFAIRS (SHRI BUTA SINGH): (a) and (b) No such camps have been set up by the State Government. 8035 families have moved from Punjab to different States upto 31-5-1988.

(c) 3589 families which shifted within the State have been provided cash relief amounting to Rs. 1,02,97,200 till 15-7-1988.

(d) Does not arise in view of answer to (a) above.